

May 20, 2010

**Re: Floodplain Limits**

Dear Resident:

The City of Maricopa recently completed the Maricopa Master Drainage Study and Plan (Study), which studied drainage patterns within the City. Based on the results of the Study, which was prepared by HDR, Inc., an engineering firm with expertise in these types of matters, it has been determined that certain properties in the City should be mapped in the Federal Emergency Management Association (FEMA) Flood Zone AE instead of the current designation of Zone X. The information obtained in the Study has been independently reviewed and confirmed pursuant to FEMA standards. You are receiving this letter because your residence is part of the area in question and we want to explain how you might possibly be affected.

FEMA's floodplain limits do not presently include your residence in Flood Zone AE, but the current data does not support these current floodplain maps. Homeowner's insurance typically does not cover damages caused by a flood unless a homeowner specifically purchased flood insurance. The City participates in the National Flood Insurance Program, which requires flood insurance in Flood Zone AE. FEMA defines Flood Zone AE as areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. In most instances, base flood elevations derived from detailed analyses are shown at selected intervals within these zones. Presently, if a homeowner in your area decides to purchase flood insurance, the flood insurance would be voluntary and probably at a reduced rate because your residence is not currently mapped in Flood Zone AE.

Furthermore, if flood insurance is purchased before the floodplain is remapped, the rate typically cannot be increased due to updating of the maps. If you purchase flood insurance at the Zone X or Shaded Zone X rate, you normally can continue to carry and renew flood insurance at that rate as long as you maintain continuous coverage. Additionally, if you sell your property, the Zone X rate may be transferred to a new buyer if the flood insurance coverage is included as part of escrow.

The findings of the Study will be considered for approval during the City Council meeting on Tuesday, June 1, 2010 starting at 7:00 pm. The meeting is to be held in the Board Room of the Maricopa Unified School District Administration Building, 44150 W. Maricopa-Casa Grande Highway. In the interim, the City of Maricopa has set up a website to provide answers for Frequently Asked Questions, which can be found at [www.maricopa-az.gov](http://www.maricopa-az.gov), and City staff can be reached for questions by email at [kelli.kurtz@maricopa-az.gov](mailto:kelli.kurtz@maricopa-az.gov) or by calling (520) 568-6951.

Sincerely,

Anthony Smith  
Mayor, City of Maricopa